

Yes I'll yield. Page 5, line 24 of the bill, Senator.

PRESIDENT: Stand by.

SENATOR MURPHY: While Senator is reading that particular paragraph, I would say that this bill has attempted to conform with the specifications set out by the Council of State Governments in regard to a no fault bill. It is a long and lengthy process and for those of you who haven't looked into it, the insurance industry will tell you that claims, the basis for this bill, that claims involving an accident have a fixed cost. If there is personal injury, you add that cost times one. If an attorney becomes involved, you add that cost times one again. This is the basic problem the bill is seeking to correct. Back to Senator Carstens.

SENATOR CARSTENS: Okay, I'm with you. If I read line 24 right, Senator, you said one of the grievous faults with this bill was the fact there was no coverage for x-ray. I think line 24 specifically says that one of the coverages shall be x-ray.

SENATOR MURPHY: Well, now you have to read the whole, you have to read the whole thing. You can't pick out piece by piece. There are some limitations in here somewhere.

SENATOR CARSTENS: I believe if you go back--

SENATOR MURPHY: It goes into diagnostic and I can't offhand find it. If you will; you're not reading the whole bill. This is a dangerous thing--picking out lines here and there. I, and also, it starts off; it starts off with a very dangerous statement which is going to be in very, endless lawsuits, on line 22, Statement of all Reasonable Expenses; now, who's going to determine reasonable.

SENATOR CARSTENS: I believe it does specifically include x-ray though Senator and I do further believe--

SENATOR MURPHY: It does there, but somewhere in here, I've lost it now, it goes into diagnostic.

SENATOR CARSTENS: I think if you pursue it further, Senator, you will find that in the compensation for pain and suffering, it eliminates the cost of diagnostic x-ray only as relates to pain and suffering and does not preclude it in the event of the injury itself. I do think that should be cleared up because it very specifically provides for x-ray as involved in the accident, but in compensation for pain and suffering which is based upon the actual medical cost, they then preclude, I think, diagnostic x-ray as a portion of pain and suffering which is simply a method of determining pain and suffering.

SENATOR MURPHY: I would further speak to support Senator Waldron's motion to bring this bill out. If this body has any intentions--

SENATOR CARSTENS: Wait a minute, wait a minute, I'm not through here. I'd like to continue--

PRESIDENT: Senator Carstens, that's difficult to follow that dialogue and actually, that's prohibited by the rules. He can ask you questions and you can answer, but that's not really right for you to rejoiner there if you don't mind. Senator Murphy, if you have further questions of Senator Carstens, let's continue